

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI

**In Re:**

**Lathesia A. Ratliff,**

**Chapter 13  
Case No. 18-10455**

**Debtor(s).**

**MOTION TO SUSPEND PAYMENTS**

Comes now the debtor, by and through counsel, and hereby moves this Court to suspend payments for three months due under the Chapter 13 Plan. In support of said motion, Debtor would show unto the Court that:

1. Debtor is in needs of funds for medical expenses, auto and home repairs.
2. Debtor requests a full suspension in plan payments for a period of three months beginning with the payments due in October, 2018 until December, 2018. Such suspension includes the post-petition continuing mortgage payments due to BSI Financial, which will resume in January, 2019.
3. Any funds received by the Trustee during the suspension period should be refunded directly to the debtor.
4. Following such suspension the plan should be amended to complete over the remaining plan term, with the mortgage being paid on an altered basis, beginning with the month January, 2019. Trustee should be authorized to make such amendments as necessary.

WHEREFORE, PREMISES CONSIDERED, Debtor prays that an order be entered allowing the scheduled plan payments be suspended for a period of three months, and that the Chapter 13 Trustee modify the plan accordingly.

Respectfully submitted,

/s/Jimmy E. McElroy #2540  
Attorney for Debtor  
3780 S. Mendenhall  
Memphis, TN 38115

Certificate of Service

The undersigned certifies that the above motion was mailed VIA United State Postal Service or electronically notified to all parties listed below on September 24, 2018.

/s/Jimmy E McElroy

Lathesia A. Ratliff, P.O. Box 1374, Southaven, MS 38671  
Chapter 13 Trustee - sbeasley@barkley13.com  
US Trustee - USTPRegion05.AB.ECF@usdoj.gov  
All Entities Listed on the Matrix (see attached)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI**

**In Re:  
Lathesia A. Ratliff,**

**Chapter 13  
Case No. 18-10455**

**Debtor(s).**

**ORDER TO SUSPEND PAYMENTS (Dkt. \_\_)**

This cause came before the Court on a motion by Debtor to suspend payments for three months because the debtor is in need of funds for medical expenses, auto and home repairs. It appeared that after notice to all interested parties and opportunity for hearing, there were no objections filed, and the Court finds as follows:

1. The debtor's motion to suspend payments including the mortgage shall be and is hereby granted.
2. The debtor's full plan payment shall be suspended for a period of three months beginning with the payments due in October, 2018 until January, 2019. Such suspension shall include the post-petition continuing mortgage payment to BSI Financial and payments shall resume in January, 2019.
3. That any funds received by the Trustee during the suspension period shall be refunded directly to the debtor.

4. That following such suspension period the plan shall be amended to complete over the remaining plan term, with the mortgage being amortized over the remaining life to the plan, beginning in the month of January, 2019. Trustee shall be authorized to make such amendments as necessary.

**##END OF ORDER##**

APPROVED:

/s/ Jimmy E. McElroy MSB #2540  
Attorney for Debtor  
3780 S. Mendenhall Road  
Memphis, TN 38115  
(901) 363-7283  
[mcelroylawms@hotmail.com](mailto:mcelroylawms@hotmail.com)

Label Matrix for local noticing  
537-1  
Case 18-10455-JDW  
Northern District of Mississippi  
Berdeen  
Mon Sep 24 12:39:40 CDT 2018

ISI Financial  
P.O. Box 517  
Titusville, PA 16354-0517

Locke D. Barkley  
3601 I-55 North  
Suite 140  
Jackson, MS 39211-2038  
Northern  
Berdeen  
Northern  
Desoto County Tax Collector  
65 Loshier Street, #110  
Hernando, MS 38632-2189  
Titusville

IC Systems  
P.O. Box 64378  
Saint Paul, MN 55164-0378  
Suite 1  
Berdeen  
Berdeen  
Neighborhood Cash  
687 E. Brooks Road  
Memphis, TN 38116-1925  
Berdeen  
Titusville

Mathesia A. Ratliff  
P.O. Box 1374  
Bouthaven, MS 38671-0014  
Bouthaven  
Bouthaven  
Bouthaven Check Advance  
769 Goodman Road, East  
Bouthaven, MS 38671-9522  
Bouthaven  
Bouthaven  
Bouthaven

Mathesi  
P.O. Box  
Bouthaven  
Bouthaven  
Bouthaven  
Bouthaven  
First Franklin  
112 E. Parkway St.  
Hernando, MS 38632  
Bouthaven  
Bouthaven  
Bouthaven  
Bouthaven

1st Franklin Financial Corporation  
Attn: Administrative Services  
PO Box 880  
Toccoa, GA 30577-0880

BSI Financial Services  
1425 Greenway Drive, Ste 400  
Irving, TX 75038-2480

Credit Management  
4200 International Pkwy.  
Carrollton, TX 75007-1912

ERC  
P.O. Box 57547  
Jacksonville, FL 32241-7547

Macys  
P.O. Box 8218  
Mason, OH 45040-8218

Neighborhood Title  
1687 E. Brooks Road  
Memphis, TN 38116-1925

Revenue Recovery Corp.  
P.O. Box 50250  
Knoxville, TN 37950-0250

U. S. Trustee  
501 East Court Street, Suite 6-430  
Jackson, MS 39201-5022

End of Label Matrix  
Mailable recipients 23  
Bypassed recipients 0  
Total 23

1st Franklin Financial Corporation  
1801 N.W. 66th Avenue  
Fort Lauderdale, FL 33313-4571

BSI Financial Services  
prpbk@bsifinancial.com  
1425 Greenway Drive, Ste. 400  
Irving, TX 75038-2480

Desoto County Chancery Clerk  
P.O. Box 949  
Hernando, MS 38632-0949

(p) 1ST FRANKLIN FINANCIAL CORPORATION  
PO BOX 425  
HERNANDO MS 38632-0425

Jimmy E. McElroy  
3780 S. Mendenhall  
Memphis, TN 38115-0886

Professional Credit of Jonesboro  
500 Washington  
Jonesboro, AR 72401

Smart Fund  
110 Oak Hill  
Newnan, GA 30265

US Bank Trust National Association as Trustee  
c/o BSI Financial Services  
1425 Greenway Dr., ste 400  
Irving TX 75038-2480

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

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